That which is claimed:

1. A method for prepaid communications, comprising:

    crediting a user account with prepaid credit;

    detecting a predefined condition associated with a communications
5   connection and deducting the cost of the communications connection
           from the user account,

    wherein the predefined condition comprises origination of the
           communications connection from one of a plurality of predefined
           sources.

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2. The method of claim 1, wherein the communications connection comprises
    a phone call.

3. The method of claim 1, wherein the communications connection comprises
    a digital subscription line ("DSL").

15 4. The method of claim 1, wherein the communications connection comprises
    an Ethernet connection.

5. The method of claim 1, wherein the predefined condition further comprises
    a destination number of the communications connection.

6. The method of claim 1, wherein the predefined condition further comprises
20   an access code.

7. The method of claim 1, further comprising notifying a user of the amount
    of the prepaid credit.

8. The method of claim 1, wherein the predefined condition further comprises
    a determination that the communications connection is a long distance call.

25 9. The method of claim 1, further comprising bypassing toll restrictions if a
    bypass code is received.

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10. The method of claim 1, further comprising accepting a code number to access the user account.

11. The method of claim 1, further comprising terminating the communications connection if the predefined condition is not met.

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12. A method for prepaid wireline, comprising:

crediting a first user account with a first prepaid credit amount, wherein the first user account comprises a first access code;

crediting a second user account with a second prepaid credit amount, wherein the second user account comprises a second access code;

10   receiving a proffered code and an origination of a communications connection;

if the origination of the call is a predefined source and the proffered code comprising the first access code, deducting the cost of the communications connection from the first prepaid credit amount; and

15   if the origination of the communications connection is the predefined source and the code comprising the second access code, deducting the cost of the communications connection from the second prepaid credit amount.

13. The method of claim 12, further comprising bypassing toll restrictions if a

20   bypass code is received.

14. The method of claim 12, further comprising deducting the cost of the communications connection from at least one of the first user account or second user account if the communications connection is long distance.

15. A computer readable medium for prepaid communications, comprising:

25   a first set of instructions for crediting a user account with prepaid credit associated therewith;

a second set of instructions for deducting the cost of a communications connection from the credit in the user account if a predefined condition associated with the communications connection is detected; and

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wherein the predefined condition comprises the origination of the

communications connection originating from a predefined source.

16. A computer readable medium for prepaid communications, comprising:

a first set of instructions for crediting a first user account with a first

5   prepaid credit amount, wherein the first user account includes a first

access code;

a second set of instructions for a second set of instructions for crediting a

second user account with a second prepaid credit amount, wherein the

second user account includes a second access code;

10   a third set of instructions for detecting a code and origination of a

communications connection;

a fourth set of instructions for deducting the cost of the communications

connection from the first prepaid credit amount if the origination line of

a phone call is a predefined source; and

15   a fifth set of instructions for deducting the cost of the communications

connection from the second prepaid credit amount if the origination of a

call is the predefined source and the code is the second access code.

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